

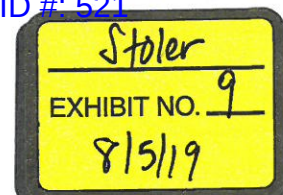
# **EXHIBIT A-13**



P.O. Box 514387  
Los Angeles, CA 90051-4387

Notice Date: January 10, 2018

Loan Number: [REDACTED]  
Property Address:  
2122 21st St  
Nitro, WV 25143



Jessica L Stoler

2122 21st St  
Nitro, WV 25143

## REGARDING YOUR LOAN

Thank you for your application for a loan modification. At PennyMac, we do everything we can to help our customers stay in their homes. With this goal in mind, we carefully reviewed the information you provided against the requirements of multiple loan modification programs.

We regret to inform you that you do not qualify for a loan modification per the guidelines established for the applicable loan modification programs. This letter will provide you with the results of our efforts and identify other foreclosure alternative options.

## WHAT THIS MEANS

### You did not qualify for the following program(s) due to:

Other Reason	We are unable to offer you a Modification because the investor guideline prohibits the modification of a loan when the borrower requests the modification within 37 days of the foreclosure sale date.
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## ACTION REQUIRED

While we are unable to offer you a loan modification, there are other alternatives to foreclosure available to you. A brief description of these alternatives are described below.

Foreclosure Alternatives	If your mortgage payment is unaffordable and you are interested in transitioning to more affordable housing, you may be eligible for a short sale or deed-in-lieu of foreclosure. Upon completion of either program, you may receive a cash incentive.
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### Short Sale

PennyMac allows you to sell your property for an amount less than the outstanding loan payoff amount.

### Deed-in-Lieu

PennyMac accepts a transfer of the property deed back to the investor, to avoid foreclosure. NOTE: You may be released from all associated debts and fees.

### Toll Free: (866) 629-4570

M – F 6:00AM – 6:00PM PT  
SAT 7:00AM – 11:00AM PT

### Website: [www.PennyMacUSA.com](http://www.PennyMacUSA.com)

Secure Messaging Online: Create an account and/or log in to <http://www.PennyMacUSA.com>, then look for the Message Center to communicate with us securely. Once logged in, visit the "Modification Center" to view important documentations.

### Payments:

Standard Address:  
P.O. Box 30597  
Los Angeles, CA 90030-0597  
Overnight Address:  
PennyMac Loan Services  
Attn: Lockbox Operations  
POB 30597  
20500 Belshaw Ave.  
Carson, CA 90746  
(Please do not send correspondence)

### Correspondence:

Attn: Correspondence Unit  
P.O. Box 514387  
Los Angeles, CA 90051-4387  
(Please do not send payments)

STOLER\_PENNYMAC\_000969

Denial Letter Other 1-2018

If you would like to be considered for one of the foreclosure prevention programs, please call our Short Sale & Deed-in-Lieu department directly at (866) 573-9564 or e-mail: [solutions@pnmac.com](mailto:solutions@pnmac.com).



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**QUESTIONS? CONTACT US**

Should you have questions or would like to discuss the information contained in this letter, please call me at (866) 629-4570, Monday-Friday between the hours of 8:00 AM - 5:00 PM CT.

Kendrick Shaw  
PennyMac Loan Services, LLC

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**IMPORTANT INFORMATION**

**For Hawaii Customers only:** If you believe your loss mitigation option request has been wrongly denied, you may file a complaint with the Hawaii State Division of Financial Institutions at (808) 586-2820.

**For New York Customers only:** If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**For North Carolina Customers only:** If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, [www.nccob.gov](http://www.nccob.gov).

Additional assistance is available: If your non-mortgage monthly expenses are creating part of your financial strain, we encourage you to contact a HUD-approved, non-profit, community based Credit Counseling agency who can work with you, at no charge, to lower your monthly payments. You can find a local agency by calling (800) 569-4287 or call the HOPE Hotline Number at (888) 995-HOPE. A counselor will work closely with you. By asking for Making Home Affordable HELP, the counselor will take your financial circumstances into consideration, create a budget plan that may work for you and provide assistance in understanding the Borrower Notice.

**Property Valuation**

We may order an appraisal or other forms of valuations to determine the property's value in the course of reviewing your application. If we do order any valuations in connection with the application in determining whether your loan qualifies for a loan modification, a copy of the valuation(s) will be enclosed with this notice, if applicable.

**The Federal Equal Credit Opportunity Act** prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006.

**Regarding FHA loans:**

Your mortgage loan may be included in a Single Family Loan Sale or the subject of foreclosure proceedings if loss mitigation is unsuccessful, denied, or unable to be considered due to failure to provide a complete package for review.



In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

***This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.***

#### Licensing Information



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